

# **Alabama Medicaid Agency**

501 Dexter Avenue P.O. Box 5624 Montgomery, Alabama 36103-5624

www.medicaid.state.al.us e-mail: almedicaid@medicaid.state.al.us Telecommunication for the Deaf: 1-800-253-0799 1-800-362-1504



CAROL A. HERRMANN-STECKEL, MPH
Commissioner

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## IMPORTANT NOTICE

Medicare's New Prescription Drug Coverage

Our records show that you currently have Medicare, full Medicaid and another health care insurance plan that covers your prescription drugs. If this is true, you need to decide if enrolling in a Medicare Part D plan is best for you. In some cases, it may be best for people in this group to keep the insurance they have and not enroll in a Medicare Part D plan.

The New Medicare Part D Prescription Drug benefit required that all full benefit dual eligible individuals with Medicare and full Medicaid be enrolled in a Medicare Part D prescription drug plan by December 31, 2005. This was done to make sure there was no gap in your drug coverage. Before deciding whether to enroll in Medicare Part D or keep your drug coverage through another health care plan, you need to consider the following questions:

#### 1. What do I do if I have other insurance that has prescription drug coverage?

- Contact your insurance plan and speak with a representative about your insurance coverage. Your insurance plan can answer questions to help you determine whether or not you need to enroll in Medicare Part D. If your insurance coverage meets all of your needs, ask them to send you a letter of "creditable coverage", keep that letter.
- If Medicare has enrolled you in a prescription drug plan and you wish to be disenrolled, call that plan and tell them to disenroll you immediately because you have other creditable coverage.
- You may also call Medicare at 1-800-633-4227 and notify them that you have creditable coverage and wish to disenroll from the Medicare Part D plan.

## 2. What happens if I am automatically put in a Medicare drug plan and I do nothing?

- You will remain in the Medicare drug program.
- You may lose your employer/union drug benefit.
- If your spouse or other family members are included in your other insurance plan, their coverage might also be reduced or cancelled.

## 3. How do I find out what Medicare Prescription drug plan I am in?

- Refer to the yellow letter naming the drug plan Medicare assigned you.
- If you changed your plan from the one to which you were assigned, refer to the card or letter you received from your selected plan.
- Contact Medicare at 1-800-633-4227 or visit their website at www.medicare.gov.

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